

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	6810322
<b>Application Number:</b>	10786023
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	2925
<b>Title of Invention:</b>	Enhanced system for electronic funds transfer and elimination of the payee's need for encryption and privacy
<b>First Named Inventor/Applicant Name:</b>	Franco Modigliani
<b>Customer Number:</b>	09629
<b>Filer:</b>	Gerard Francis Diebner./Michelle Ekanemesang
<b>Filer Authorized By:</b>	Gerard Francis Diebner.
<b>Attorney Docket Number:</b>	061350-5002-US
<b>Receipt Date:</b>	14-JAN-2010
<b>Filing Date:</b>	26-FEB-2004
<b>Time Stamp:</b>	13:53:48
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$245
RAM confirmation Number	126
Deposit Account	201507
Authorized User	

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

Charge any Additional Fees required under 37 C.F.R. Section 1.16 (National application filing, search, and examination fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.17 (Patent application and reexamination processing fees)

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### File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/Message Digest	Multi Part /.zip	Pages (if appl.)
1		10786023ResponsetoOfficeAction.pdf	1457493 d8f367feb194dbbbe3ecee9c38811a108970ef33	yes	10
<b>Multipart Description/PDF files in .zip description</b>					
Document Description		Start		End	
Extension of Time		1		1	
Amendment/Req. Reconsideration-After Non-Final Reject		2		2	
Claims		3		8	
Applicant Arguments/Remarks Made in an Amendment		9		10	

### Warnings:

### Information:

2	Fee Worksheet (PTO-875)	fee-info.pdf	30065 0be48960a3916ab21680ff15bb8f445d3a9b985f	no	2
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### Warnings:

### Information:

Total Files Size (in bytes):	1487558
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This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

### New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

### National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

### New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.